

Information to identify the case:

Debtor 1	<u>Mary Agboola</u>	Social Security number or ITIN	xxx-xx-5638
	First Name Middle Name Last Name	EIN	--_-----
Debtor 2		Social Security number or ITIN	-----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--_-----
United States Bankruptcy Court District of New Jersey			
Case number:	14-13911-RG		

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Mary Agboola

6/6/18

By the court: Rosemary Gambardella
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 4
 United States Bankruptcy Court
 District of New Jersey

In re:
 Mary Agboola
 Debtor

Case No. 14-13911-RG
 Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-2

User: admin
 Form ID: 3180W

Page 1 of 2
 Total Noticed: 20

Date Rcvd: Jun 06, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 08, 2018.

db	+Mary Agboola, 762 Valley Street, Maplewood, NJ 07040-2610
514846372	CitiMortgage, Inc., P.O. Box 688971, Des Moines, IA, 50368-8971
516284363	+MidFirst Bank, 999 Northwest Grand Blvd., Suite 100, Oklahoma City, OK 73118-6051
516284364	+MidFirst Bank, 999 Northwest Grand Blvd., Suite 100, Oklahoma City, OK 73118,
	MidFirst Bank, 999 Northwest Grand Blvd. 73118-6051
514568390	+Portfolio Recovery Associates, C/O Frank A. Atcheson, Esq., 7800 River Road, North Bergen, NJ 07047-6245

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. smg

	E-mail/Text: usanj.njbankr@usdoj.gov Jun 07 2018 00:35:55 U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Jun 07 2018 00:35:52 United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
514568386	EDI: TSYS2.COM Jun 07 2018 11:58:00 Bloomingdales, PO Box 183083, Columbus, OH 43218-3083
514568387	+EDI: CIAC.COM Jun 07 2018 11:50:00 CitiMortgage, 1000 Technology Drive, O'Fallon, NJ 63368-2240
514640532	+EDI: TSYS2.COM Jun 07 2018 11:58:00 Department Stores National Bank/Bloomingdales, Bankruptcy Processing, Po Box 8053, Mason, OH 45040-8053
514640164	+EDI: TSYS2.COM Jun 07 2018 11:58:00 Department Stores National Bank/Macys, Bankruptcy Processing, Po Box 8053, Mason, OH 45040-8053
514568388	EDI: RMSC.COM Jun 07 2018 12:00:00 Lord & Taylor, PO Box 960035, Orlando, FL 32896-0035
514568389	EDI: TSYS2.COM Jun 07 2018 11:58:00 Macy's, PO Box 183083, Columbus, OH 43218-3083
514897851	EDI: PRA.COM Jun 07 2018 11:49:00 Portfolio Recovery Associates, LLC, c/o California Federal, POB 41067, Norfolk VA 23541
514844007	EDI: PRA.COM Jun 07 2018 11:49:00 Portfolio Recovery Associates, LLC, c/o Lord & Taylor, POB 41067, Norfolk VA 23541
514761183	EDI: Q3G.COM Jun 07 2018 12:18:00 Quantum3 Group LLC as agent for, Comenity Bank, PO Box 788, Kirkland, WA 98083-0788
517179727	EDI: NAVIENTFKASMSERV.COM Jun 07 2018 11:48:00 SLM BANK c/o, Navient Solutions, LLC, PO BOX 9640, Wilkes-Barre, PA 18773-9640
514568391	EDI: TFSR.COM Jun 07 2018 11:43:00 Toyota Financial Services, Bankruptcy Dep't, PO Box 8026, Cedar Rapids, IA 52409-8026
514625292	EDI: TFSR.COM Jun 07 2018 11:43:00 Toyota Motor Credit Corporation (TMCC), PO BOX 8026, Cedar Rapids, Iowa 52408-8026
514568392	+EDI: WFNNB.COM Jun 07 2018 11:59:00 Victoria's Secret, PO Box 659728, San Antonio, TX 78265-9728

TOTAL: 15

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

515210974* CitiMortgage, Inc., P.O. Box 688971, Des Moines, IA 50368-8971

TOTALS: 0, * 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jun 08, 2018

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 6, 2018 at the address(es) listed below:

Denise E. Carlon on behalf of Creditor	CITIMORTGAGE, INC. dcarlon@kmlawgroup.com,
bkgroup@kmlawgroup.com	
Denise E. Carlon on behalf of Creditor	MidFirst Bank dcarlon@kmlawgroup.com,
bkgroup@kmlawgroup.com	
Marie-Ann Greenberg	magecf@magtrustee.com

District/off: 0312-2

User: admin
Form ID: 3180W

Page 2 of 2
Total Noticed: 20

Date Rcvd: Jun 06, 2018

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email)
system (continued)

Michael I Okechuku on behalf of Debtor Mary Agboola paneltrustee_michael@yahoo.com
R. A. Lebron on behalf of Creditor CITIMORTGAGE, INC. bankruptcy@feinsuch.com
TOTAL: 5